GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Labour Welfare – The Unorganized Workers' Social Security Act, 2008 – "Chandranna Bima" (Social Security Scheme of Providing Rs.5.00 lakhs) (Rupees Five Lakhs only) Accident Death insurance and other Benefits to the Unorganized Workers – Implementation Guidelines - Orders – Issued.

LABOUR EMPLOYMENT TRAINING & FACTORIES (Lab-I) DEPARTMENT

G.O.MS.No. 4 **Dated: 20-04-2017**

Read the following:-

1. G.O.Ms.No.54, LET & F (Lab.I) Department, Dt. 30-09-2016
2. Minutes of the Review Meeting held by the Hon'ble Chief Minister on 29-11-2016 regarding implementation of "Chandranna Bima"

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O R D E R:

In the G.O. first read above, Government issued a Notification regarding "Chandranna Bima", a Social Security Scheme to provide Rs.5.00 Lakhs (Rupees Five Lakhs only) Accident Death and Disability Insurance and other benefits for the Unorganized Workers in the State. The Government have decided to implement the Scheme through online process to ensure delivery of benefits in a hassle free manner and within the timeline specified. Hence the following guidelines for implementation of the Scheme are issued for strict compliance by the concerned Departments and the Organizations:

GUIDELINES FOR IMPLEMENTATION OF CHANDRANNA BIMA SCHEME:

I PREAMBLE:

(1) Chandranna Bhima Scheme envisages enrollment of all Unorganized Workers through Praja Saadhikara Survey (PSS) being conducted by the State Government through ITE&C Department. Scheme benefits are Rs.5 lakhs Accident Death/Permanent total disability compensation, Rs. 3,62,500/- for permanent partial Disability, Rs.30,000/- Natural Death assistance, Rs.1,200/- per annum scholarship upto 2 children of the unorganized workers studying in 9^{th}, 10^{th}, Intermediate / ITI. In case of accident death, 2 studying children will be entitled for additional assistance of Rs.1250/- for that year and body carriage expenses of Rs.2500/- will also be paid.

(P.T.O)

(2) All Un- organized workers in the age group of 18-70 years and drawing less than Rs.15,000/- per month are eligible for the benefits of the scheme. The scheme was launched by the Hon'ble Chief Minister on 2nd October, 2016 and will be in force till 1st October, 2017 and to be renewed thereafter.

(3) The Scheme components are Aam Aadmi Bhima Yojana (AABY) Scheme of Government of India, State Group Accident Insurance Scheme with Oriental Insurance Company. The benefits are regulated as per the component Scheme Benefits as follows:

A. AABY SCHEME (Un- organized Workers in the Age Group of 18-59 Years):

i) NATURAL DEATH - Rs.30,000/-

ii) ACCIDENT DEATH / DISBILITY BENEFITS

(a) On death, due to accident Rs.75,000/-.

(b) Permanent Total Disability, due to accident Rs.75,000/-.

(c) Loss of 2 eyes or 2 limbs OR loss of one eye & one limb, in an accident Rs.75,000/-.

(d) Loss of one eye or one limb, in an accident Rs.37,500/-.

B. Group Insurance Scheme for Accident death (Un- organised Workers in the age group of 18-70 Years):

(i) Accident death Rs.4,25,000/-

(ii) Permanent Total Disability Rs.4,25,000/-

(iii) Permanent Partial Disability - % of Disability as per the Schedule

(iv) In case of Accident Death, 2 studying children will be entitled for educational assistance of Rs.1250/- each for that year; and body carriage expenses of Rs.2500/-

II. ROLES OF THE DEPARTMENTS AND ORGANISATIONS:

(i) Commissioner of Labour: Overall implementation of the Scheme

(ii) Chief Executive Officer, Society for Elimination of Rural Poverty: Implementation Agency, Service Provider and maintains Call Center.

(iii) ITE & C Department: All un- organized workers identified in PSS drawing monthly wage upto Rs.15,000/- are treated as unorganized workers and automatically enrolled in the Chandranna Bima Scheme. ITE & C Department shall transmit the data of Un-organized Workers to Society for Elimination of Rural Poverty, as per the requirements of the Labour Department. However, as the Praja Saadhikara Survey is not yet completed, it was decided at the time of launching on 02.10.2016 that irrespective whether the workers details are covered in the survey data or not, if the un- organized worker fulfills the eligibility criteria i.e 18-59/70 years, monthly income of below Rs.15,000/- they are made eligible for the benefits under the scheme through MOUs with LIC of India and Oriental Insurance Company.

(iv) Panchayat Raj and Rural Development Departments: (Commissioner, Panchayat Raj) and Municipal Administrative& Urban Development Dept., (Commissioner / Director, Municipal Administrative department): To issue Death Certificates online within 2 days based on SMS alert from the Call Center

(v) Police Department: To issue FIR, Inquest Report, Post Mortem Report online and make available to Society for Elimination of Rural Poverty in two days. In case of Forensic Laboratory opinion is called for, the Forensic Laboratory report shall be made available **within Seven (7) Days)**. In case a final investigation Report is made , it shall be made available in (7) days.

(vi) Andhra Pradesh Vaidya Vidhana Parishad & Director, Medical Education and Director, Medical & Health : To issue death Certificate online within 2 days where death takes place in Hospital Post Mortem Report to be made available to Police and also made available online within 2 days in case no FSL reference is made.

*(vii) Forensic Science Lab, Home Dept: If FSL reference is made, FSL report to be made available online within **seven (7) days.***

(viii) Insurance Companies: On receipt of Claims along with documents, to process make payment to Beneficiaries (DBT)/SERP within 15 days of receipt of application. In case of further requirements/objections/reasons, they shall communicate to the society for Elimination of Rural Poverty & Commissioner of Labour within (7) days of receipt of application.

Note: If there is any delay with any Department/Agency in implementation of the guidelines, an SMS alert should go to them from the Portal. If there is still negligence, Commissioner of Labour should recommend action against the concerned Officer to their Department. Commissioner of Labour and Chief Executive Officer, SERP should set up a unified control room to monitor each and every stage and ensure timely claim processing and disbursement.

III. PROCESSING OF CLAIM BENEFITS:

1. DEATH CLAIMS & GENERAL GUIDELINES:

(A) As soon as death occurs, the dependents or anybody can communicate to the Toll Free number 155214 which will connect the district call centre maintained by Society for Elimination of Rural Poverty in the district where from the call is received.

(B) The Call Centre will obtain basic details and immediately communicate to the Bima Mitra of Society for Elimination of Rural Poverty / Mission for Elimination of Poverty in Municipal Areas for the area of the worker's residence. Bima Mitra will visit the worker's house, make preliminary enquiry, collect claim application with full details including Nominee details and Account Number etc., and other documents like Aadhar Card, Ration Card copies etc. Immediate relief if any as prescribed by Society for Elimination of Rural Poverty can also be disbursed as per Society for Elimination of Rural Poverty guidelines.

(C) Call Center will send sms alert to the Departments dealing with the Documents connected with the Claims under the Chandranna Bima Scheme viz., Police - FIR, Inquest Report, FSL Opinion from Forensic Science Laboratory; PR & RD and MA & UD – Death Certificate; Education Department/Intermediate Board/Technical Education Department – Study Certificates for Scholarships under AABY Scheme). These Departments have to upload the relevant documents to Chandranna Bima WebSite. For this purpose, Society for Elimination of Rural Poverty should develop interface for all the concerned Departments with the Web Portal and the WebSite should be connected to the CM Dash Board, with Clock Counter on the lines of PSS. If drilled down, Web Portal should clearly reflect the various stages with timelines mentioned in the brackets, as indicated below:

(i) when death took place (Same day);

(ii) when intimation received by call centre(Same day);

(iii) when Bima Mitra visited & collected claim application and other documents and also submitted to the Call Center(2 Days);

(iv) Immediate relief Disbursement done by the Bima Mitra as per SERP guidelines of Rs.5000/- to the beneficiary should be recorded and submitted to call centers(2 days);

(v) when SMS sent to the documents holding departments, (Same Day)

(vi) when the concerned Departments uploaded the documents to the CB Web Portal,

(Police - FIR, Inquest Report (2 Days) Post Mortem Report from APVVP(2 days) FSL Opinion from Forensic Science Laboratory; (7 days) Police Funeral investigation report (7 days); PR & RD and MA & UD – Death Certificate(2 Days); Education Department/Intermediate Board/ Technical Education Department – Study Certificates for Scholarships under AABY Scheme (2 Days), Director, Medical Education - Disability Certificate under **SADAREM** - ***1 Month***).

(vii) When the Claim Form with Documents (as per check list) sent to the Insurance Company online (2 Days);

(viii) When the Claim amount disbursed by the Insurance Companies by account credit (2 days) to the beneficiaries (DBT) SERP.

(ix) when intimation of payment sent by Society for Elimination of Rural Poverty to the Beneficiary/Janma Bhoomi Committee/Elected Representatives about the payment etc. (1 Day);

(x) when the rejections/objections communicated to the Society for Elimination of Rural Poverty (2 days) by the insurance Companies;

(xi) When Society for Elimination of Rural Poverty communicated to the concerned Field Functionary (Same Day);

(xii) when answered/rectified by the Field Functionary and resubmitted to Society for Elimination of Rural Poverty (3 days);

(xiii) when Claim resubmitted to the Insurer after verification(2 days);

(xiv) When the Insurer finally disposed off the claim and what is the result, whether any further specific action required (3 days).

The Web Portal should generate Management Information System Report indicating number of claims are pending at each stage, number of cases crossed timelines fixed to each Department/Organization, action taken for violations, periodical opinion survey on various stages of processing and claim disbursal etc.

2.DISABILITY CLAIMS: The beneficiary has to inform the Call Centre about the permanent disability due to accident and the Call Centre will inform by SMS alert the date and place of Software for Assessment of Disabled for Access Rehabilitation and Empowerment Camp for issuance of disability certificate under Software for Assessment of Disabled for Access Rehabilitation and Empowerment.

3. SCHOLARSHIPS: Based on the Praja Saadhikara Survey data, Society for Elimination of Rural Poverty will consolidate the details of eligible children of the beneficiaries of the Chandranna Bima Scheme and obtain study certificates online from the Education Department/Intermediate Board/Technical Education Department and submit to the Life Insurance Corporation online. In turn, the Life Insurance Corporation will credit the amounts as per the time schedule to the Savings Bank Account of the beneficiary.(DBT)

4. MONITORING:

(I) The Commissioner of Labour shall watch the claim settlement process closely on weekly basis and take up monthly review meeting with the Departments and insurance companies to resolve issues. The Panchayat Raj, Municipal Administration and Police Department along with Society for Elimination of Rural Poverty and insurance companies shall nominate senior responsible officers to attend the monthly meeting and to appraise the Commissioner of Labour in case of any difficulty. The Commissioner of Labour to create Kaizala group for regular interaction with all connected officers on daily basis. The Commissioner of Labour should also identify delays and recommend disciplinary action against the erring officials connected to implementation of the scheme and follow up with the concerned Department.

(II) Chandranna Bima control Room should be set up in the O/o of the Commissioner of Labour with the Additional Commissioner of Labour, SERP consultant and others to monitor following:

(a) Processing the applications as per the agreed timeliness.
(b) Applications are filled up in all respects correctly.
(c) All the required documents uploaded by the concerned departments as per the agreed timeliness viz., Medical & Health, Police, Panchayat Raj and Municipal Administrative Departments.

(d) All the required certificates to claim the insurance amount forwarded as per the timeline to the Insurance Agencies.
(e) Monitor with insurance companies for the settlement of claims and delivery of the Chandranna Bima benefits to the beneficiary as per the agreed timelines and through DBT mode expeditiously.
(f) Generate the Management Information System(MIS) for Command and Control to monitor all the issues.

5. DISTRIBUTION OF POLICY BONDS AND BENEFITS:

Individual policy bonds/identity cards can be distributed to all un-organized workers enrolled under Chandranna Bima. In a systematic manner, Commissioner of Labour to take necessary action in coordination with the Society for Elimination of Rural Poverty and submit proposals to Government accordingly. Benefits can be disbursed between 1st and 10th of every month through the respective MLAs/ Ministers. Only paper cheques should be distributed and the amount should be credited to the beneficiary's account online. Society for Elimination of Rural Poverty should organise the programs in consultation with the District Collectors.

6. TRANSPARENCY AND GENUINENESS OF CLAIMS:

Society for Elimination of Rural Poverty should be cautious against any false claims i.e., projection of natural deaths as accident deaths and the Police Department to be vigilant and take stern action against culprits.

All the Departments/Organisations are requested to implement the above Guidelines scrupulously and any violations shall be dealt with sternly by taking appropriate disciplinary action against the officials responsible.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

NEERABH KUMAR PRASAD
PRINCIPAL SECRETARY TO GOVERNMENT

To

The Commissioner of Labour, Andhra Pradesh, Vijayawada.
The Health, Medical and Family Welfare Department, A.P. Secretariat.
The Home Department, A.P. Secretariat.
The Panchayat Raj & Rural Department, A.P. Secretariat.
The Municipal Administration & Urban Development Department, A.P. Secretariat.
The ITE&C Department, A.P. Secretariat.

The Chief Executive Officer, Society for Elimination of Rural Poverty, Vijayawada.
The Commissioner, Andhra Pradesh Vaidhya Vidhana Parishad, Vijayawada.
The Director of Medical Education, Vijayawada.
The Director of Medical & Health, Vijayawada.
The Commissioner/ Director of School Education, Vijayawada.
The Director General of Police, Andhra Pradesh, Vijayawada.
The Commissioner of Intermediate Education, Vijayawada.
The Commissioner of Employment & Training, Vijayawada.
The Commissioner of Panchayat Raj , Vijayawada.
The Commissioner/ Director of Municipal Administration Department, Vijayawada.
The Life Insurance Corporation of India, New Delhi.
The Oriental Insurance Corporation of India, New Delhi.
All the District Collectors.

Copy to:
All the Hon'ble Ministers / MLAs (through Commissioner of Labour)
The PS to Special CS to CM.
The PS to CS to Government.
The PS to Hon'ble Minister for Labour.
The PS to Principal Secretary to Government, LET&F Department.
The Law (B) Department, Andhra Pradesh, Secretariat.
The Regional Manager, Oriental Insurance Company, Visakhapatanam.
The Regional Manager, Life Insurance Company, Hyderabad.
SC/SF.

//FORWARDED :: BY ORDER//

SECTION OFFICER